

**Information to identify the case:**

Debtor 1	<u>Quay Duong</u>	Social Security number or ITIN	xxx-xx-4684
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kim H. Pham</u>	Social Security number or ITIN	xxx-xx-5253
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-20289-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Quay Duong

Kim H. Pham

8/5/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Quay Duong  
 Kim H. Pham  
 Debtors

Case No. 14-20289-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Aug 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2019.

db/jdb  
 cr +Quay Duong, Kim H. Pham, 83 W. 54th Street, Bayonne, NJ 07002-3305  
 +Bank Of America, N.A., Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 cr +JPMORGAN CHASE BANK, N.A., 700 Kansas Ln, Mail Code LA4-5555, Monroe, LA 71203-4774  
 514800374 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218  
 514922839 Bank of America, N.A., Attn: Payment Processing, PO Box 660933, Dallas, TX 75266-0933  
 514846000 +Baxter Financial, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,  
 Parsippany, NJ 07054-4609  
 514800380 +CANS, 1612 Military Cutoff Road, Ste. 108, Wilmington, NC 28403-5741  
 514800384 +Chase, Po Box 24696, Columbus, OH 43224-0696  
 514800386 +Chase, P.O. Box 469030, Denver, CO 80246-9030  
 514800387 +CitiBank, c/o Phillips & Cohen Associates, LTD, 1004 Justison Street,  
 Wilmington, DE 19801-5148  
 514800391 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,  
 Houston, TX 77081-1108  
 514800392 +HFG Healthco, P.O. Box 51016, Newark, NJ 07101-5116  
 516896079 +JPMorgan Chase Bank, N.A., 700 Kansas Ln,, Mail Code LA4-5555,,  
 Monroe, Louisiana 71203-4774  
 516896080 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,  
 6782 S. Potomac Street, Suite 100, Centennial, CO 80112, JPMorgan Chase Bank, N.A.,  
 c/o LCS Financial Services Corporation 80112-4585  
 514800396 +Jersey City Medical Center, 1 Harmon Meadow Blvd., Suite 301, Secaucus, NJ 07094-3600  
 514800398 +Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846  
 514800393 +RODDY DICKINSON HORRY COUNTY TREASURER, PO BOX 1828, CONWAY SC 29528-1828  
 (address filed with court: Horry County Treasurer, P.O. Box 602773,  
 Charlotte, NC 28260-2773)  
 514800399 +Td Rcs/group Usa Inc, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 514800400 +Univ Sav Bnk, 2505 E Paris Ave Se Ste, Grand Rapids, MI 49546-2459  
 514800401 VCS, P.O. Box 55459, Minneapolis, MN 55459  
 514800404 +Waterbridge Homeowners Association, Att: CAMS, P.O. Box 1339, Commerce, GA 30529-0025  
 515047233 +Waterbridge Homeowners Association, Inc., Patrick & Stathos, LLC, 412 N. Poplar Drive,  
 Surfside Beach, SC 29575-3921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 05 2019 23:33:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 05 2019 23:33:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514800377 EDI: BANKAMER.COM Aug 06 2019 03:03:00 Bank of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514800376 EDI: BANKAMER.COM Aug 06 2019 03:03:00 Bank Of America, Attention: Recovery Department,  
 4161 Peidmont Pkwy., Greensboro, NC 27410  
 514800379 EDI: BANKAMER.COM Aug 06 2019 03:03:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 514800378 +EDI: BANKAMER.COM Aug 06 2019 03:03:00 Bank of America, P.O. Box 15222,  
 Wilmington, DE 19886-5222  
 514800375 +EDI: BANKAMER.COM Aug 06 2019 03:03:00 Bank of America,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 514800381 +EDI: CAPITALONE.COM Aug 06 2019 03:03:00 Capital One Na, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 514800382 +EDI: CAPITALONE.COM Aug 06 2019 03:03:00 Capital One Na, Po Box 30273,  
 Salt Lake City, UT 84130-0273  
 514800383 +EDI: CAPITALONE.COM Aug 06 2019 03:03:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 514800385 +EDI: CHASE.COM Aug 06 2019 03:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 514800388 +EDI: DISCOVER.COM Aug 06 2019 03:03:00 Discover, P.O. Box 3025,  
 New Albany, OH 43054-3025  
 514811886 EDI: DISCOVER.COM Aug 06 2019 03:03:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514800389 +EDI: DISCOVER.COM Aug 06 2019 03:03:00 Discover Fin Svcs Llc, Po Box15316,  
 Wilmington, DE 19850-5316  
 514800390 +EDI: DISCOVER.COM Aug 06 2019 03:03:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 514800395 +E-mail/Text: camanagement@mtb.com Aug 05 2019 23:33:36 Hudson City Savings Ba,  
 West 80 Century Road, Paramus, NJ 07652-1437  
 514800394 +E-mail/Text: camanagement@mtb.com Aug 05 2019 23:33:36 Hudson City Savings Ba,  
 Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437  
 514882160 +E-mail/Text: camanagement@mtb.com Aug 05 2019 23:33:36 Hudson City Savings Bank,  
 West 80 Century Road, Paramus, NJ 07652-1437  
 514800397 +EDI: LTDFINANCIAL.COM Aug 06 2019 03:03:00 LTD, 7322 Southwest Freeway, Ste. 1600,  
 Houston, TX 77074-2134

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Aug 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515943048 +E-mail/Text: camanagement@mtb.com Aug 05 2019 23:33:36 M&T Bank, et al, c/o M&T Bank, Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203, M&T Bank, et al 14203-1420

515943047 +E-mail/Text: camanagement@mtb.com Aug 05 2019 23:33:36 M&T Bank, et al, c/o M&T Bank, Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420

515026806 EDI: PRA.COM Aug 06 2019 03:03:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

514910896 E-mail/Text: bkdepartment@rtresolutions.com Aug 05 2019 23:33:59 Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655, Dallas, TX 75247

514800402 +EDI: CHASE.COM Aug 06 2019 03:03:00 Wash Mutual/providian/Chase, Attn: Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850-5298

514800403 EDI: CHASE.COM Aug 06 2019 03:03:00 Wash Mutual/providian/Chase, Bank One Card Serv, Elgin, IL 60124

514800405 +EDI: WFFC.COM Aug 06 2019 03:03:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Clifford B. Frish on behalf of Joint Debtor Kim H. Pham yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Clifford B. Frish on behalf of Debtor Quay Duong yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

David G. Beslow on behalf of Debtor Quay Duong yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

David G. Beslow on behalf of Joint Debtor Kim H. Pham yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com, bkgroupp@kmlawgroup.com

Jeanette F. Frankenberg on behalf of Creditor Bank Of America, N.A. cmecf@sternlav.com

Jennifer R. Gorchow on behalf of Creditor JPMORGAN CHASE BANK, N.A., SUCCESSOR IN INTEREST BY PURCHASE FROM THE FDIC AS RECEIVER OF WASHINGTON MUTUAL BANK nj.bkecf@fedphe.com

Marie-Ann Greenberg magecf@magtrustee.com

Mark Goldman on behalf of Joint Debtor Kim H. Pham yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Mark Goldman on behalf of Debtor Quay Duong yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Melissa N. Licker on behalf of Creditor M&T Bank, successor by merger to Hudson City Savings Bank NJ\_ECF\_Notices@mccalla.com

Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

TOTAL: 14